

Hiring A Caregiver Through An Agency

If you hire a caregiver through an agency you should ensure that the company follows best practices, and provides safe care, you should investigate the philosophy and business practices of the companies you are considering. The following questions will help you to do so:

- Is the agency a member of a state and/or national home care association?
- Is an assessment by a qualified professional provided before the start of care?
- Will a written plan be left in the home to describe the caregiver's duties?
- Does the agency require a signed agreement for its services?
- What are provisions for terminating the agreement of service?
- What is included in the charges? (Items might include reassessments, coordinating appointments, grocery shopping, etc.)
- what is the additional charge, if any, if there is to be more than one person cared for in the home
- Are there any extra charges or fees that are your responsibility? (these might include travel to and from the home, errand mileage, or overtime).
- How often will you be billed?
- Will long-term care insurance cover the cost of services? If so, will the agency assist in getting the services pre-authorized?
- Is transportation available? If so, whose car will be used?
- What are the requirements of the caregiver providing the transportation? (Valid driver's license, clear driving record, appropriate auto insurance coverage)
- Does the agency employ the caregiver? If so, is he or she covered by worker's compensation, disability and unemployment insurance? Also does the agency withhold all applicable state and federal employment taxes?.
- Can you interview the caregiver?
- What are the caregiver's qualifications? Does this person have appropriate training for special needs clients, such as those with Alzheimer's disease?
- What are the agency's hiring practices? Does it conduct interviews, reference checks, criminal background checks, etc?
- Does the agency provide regular supervision of the caregiver while in the home?
- can you refuse a caregiver for any reason? If you're unhappy with a caregiver, will the agency furnish a replacement?
- How can you reach the agency after regular business hours and on weekends in case of a problem or emergency?
- Is there a clear problem-resolution process if problems and/or concerns aren't handled to your satisfaction?

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Hiring A Caregiver (Private)

If you hire a caregiver directly (not through an agency), you are the caregiver's employer; so it is important to understand what's involved and whether you are willing to undertake the added responsibilities:

Here are some guidelines to consider when planning to hire private in-home care:

- Determine how you'll recruit the caregiver- newspaper ads, telephone, registry, etc.
- Determine what you're willing to pay and whether extra consideration will be given when holidays are worked.
- Write a job description, outlining tasks and duties you expect the caregiver to perform, as well as guidelines for punctuality, hours of work, dress and household rules on smoking, phone calls, meals, visitors, etc.
- Have a plan for enforcing household rules.
- Develop a list of interview questions-reasons for being an in-home caregiver, experience, skills, availability, etc.
- Conduct face-to-face interviews, preferably away from your home.
- Ask for employment history.
- Verify previous employment and investigate any gaps in employment.
- Ask for and check proof of experience as a caregiver. (Do not accept references from relatives)
- Conduct a background check, including motor vehicle report and criminal records.
- If transportation is to be provided in the caregiver's car, determine what mileage rate you will pay, if any, and verify that the caregiver has a valid driver's license for your state, at least the minimum amount of automobile insurance and a clean driving record.
- Consult with your financial professional to withhold the appropriate state and federal employment taxes, or ask the caregiver for proof that he or she is filing taxes as an independent contractor. Have your financial professional review these documents and ask about annual filing of 1099 forms.
- Purchase Worker's Compensation Insurance
- Hire the caregiver for a trial period.
- Develop a daily routine for the caregiver, writing down specific tasks that need to be completed.
- Have a backup plan in case the caregiver doesn't show, is unable to work, or goes on vacation.
- Have a plan to terminate the caregiver if it becomes necessary.
- Establish a system to supervise the caregiver.

These are only guidelines, and you should consult with your family, attorney, accountant, financial planner or other professional as appropriate so you are clearly able to understand the liabilities and requirements before taking on the responsibilities of an employer.

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